

Certificate of Notice
Page 1 of 4UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53032

Morton & Craig LLC

William E. Craig, Esquire

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Credit Acceptance Corporation

Order Filed on February 14, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 21-19337

In Re:

MACKENZIE E. LUTZ

Judge: (ABA)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN AND
ADEQUATE PROTECTION PAYMENTS**The relief set forth on page number two (2) is hereby **ORDERED**.**DATED: February 14, 2022**
Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Mackenzie E. Lutz

Case No: 21-19337

Caption of Order: Order for secured amount to be paid through Debtor's Chapter 13 Plan and adequate protection payments

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for Credit Acceptance Corporation ("Credit Acceptance"), with the appearance of Moshe Rothenberg, Esquire on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby **ORDERED:**

1. **That Credit Acceptance is the holder of a first purchase money security interest encumbering 2008 Hummer H3 bearing vehicle identification number 5GTEN13E088161362.**
2. **That the secured amount that Credit Acceptance shall be paid through the Debtor's Plan shall be \$5,754.16. This amount is reached using the agreed value of the vehicle of \$5,212.84 (the net loan balance), amortized at 5.25% over 60 months.**
3. **That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to Credit Acceptance in the amount of \$100.00 through January 2022 and thereafter, each month, commencing February 2022, make monthly adequate protection payments to Credit Acceptance in the amount of \$100.00. Adequate protection payments to Credit Acceptance shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to Credit Acceptance. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Credit Acceptance until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by Credit Acceptance through the Plan.**
4. **That Credit Acceptance shall retain its lien on the vehicle until the earlier of payment of the underlying debt under non-bankruptcy law, or the Debtor receiving a discharge.**

In re:
Mackenzie E Lutz
Debtor

Case No. 21-19337-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 14, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Mackenzie E Lutz, 2921 Wilson Avenue, Vineland, NJ 08360-7016 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| John R. Morton, Jr. | on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| Moshe Rothenberg | on behalf of Debtor Mackenzie E Lutz moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com |
| Rebecca Ann Solarz | on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| William E. Craig | on behalf of Creditor Credit Acceptance Corporation mortoncraigecf@gmail.com mortoncraigecf@gmail.com |

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 14, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 6